



SEASONAL SMARTS DIGEST

On the road edition: Fall 2016

The digest uses the previous three years' worth of actual claims from roads around the country to highlight some of each season's common dangers and provide suggestions to help drivers reduce their risk.

Insurance terms you are unsure of? You may see some common insurance terms used throughout this report. If you're not familiar with these terms, Farmers® has an easy-to-use glossary of terms at farmers.com/glossary.html.

The two important goals of the Seasonal Smarts Digest:

- 1. What to look out for this season:** The insurance industry relies heavily on history to predict the future. This Farmers® digest highlights some of the more common seasonal hazards nationally as well as demonstrates how regional differences across the country can change what hazards drivers might face this fall.
- 2. Helping to prevent dangers:** To help drivers prepare for the fall, we've gathered content from several resources for straightforward and practical application on the road.

Did you know?

- Roughly 15 percent of school-age children walked to and from school in 2013, up from 11 percent in 2007.¹
- While crowded airports receive heavy media attention around the Thanksgiving holiday, nine out of 10 travelers use personal vehicles.²
- Thanksgiving Day is actually a more heavily traveled day than the Wednesday before the holiday.²

Drivers should be especially vigilant on Halloween, as Farmers data shows that collisions increase approximately 15 percent on Halloween versus the same day of the week just one week before the holiday.



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¹ National Center for Safe Routes to School: saferoutesinfo.org/sites/default/files/SurveyTrends_2007-13_final1.pdf

² U.S. Department of Transportation: rita.dot.gov/bts/sites/rita.dot.gov/bts/files/publications/america_on_the_go/us_holiday_travel/html/entire.html





FALL 2016: A RETURN TO ROUTINE

Fall is all about getting back into your regular routine: summer vacations are over, kids head back to school and families make the annual trip home for Thanksgiving. However, humans aren't the only ones on the move — fall is the beginning of a major migration period for a number of animals, including deer and elk. Whether you're on your daily commute, heading to grandma's house for the holidays or running some weekend errands, you should be aware of some of fall's unique driving challenges.

Farmers claims data identified three major trouble spots for drivers nationally over the last three years between September and November:



Animal collisions– 36%

- ▲ 2% increase in 2015, as compared to 2014
- ▲ 67% increase compared with the summer months



Multiple vehicle chain collisions* – 33%

- ▲ 9% increase between 2014 and 2015
- ▲ 46% increase in fall, as compared to summer



Hitting and object or pedestrian – 24%

- ▼ 4% drop between 2014 and 2015
- ▼ 1% decrease compared with the summer months

*a.k.a. "pile up", multiple vehicles involved.

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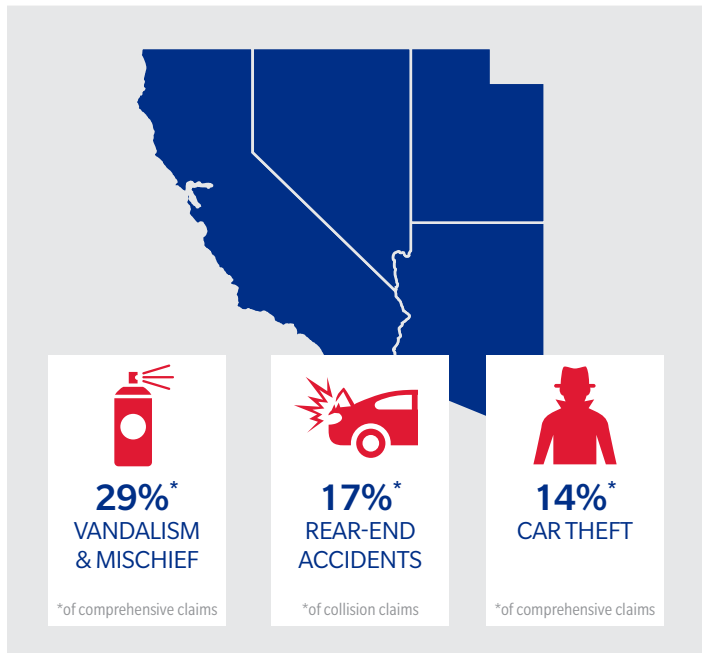
FALL'S SEASONAL HAZARDS

While we hope that our tips help keep you and your family safe on the road this fall, we understand that drivers in Los Angeles have a much different experience on the roads than those in Denver or Minneapolis. That's why we've dug deep into historical claims data to highlight the three biggest hazards drivers face in eight different regions across the country.

The graphics below indicate the frequency of a claim tied to a specific hazard in different parts of the country from September through November each year. For example, 29 percent of all comprehensive claims in California, Arizona, Nevada and Utah (the Southwestern region), between September 1 and November 30, resulted from vandalism and mischief.

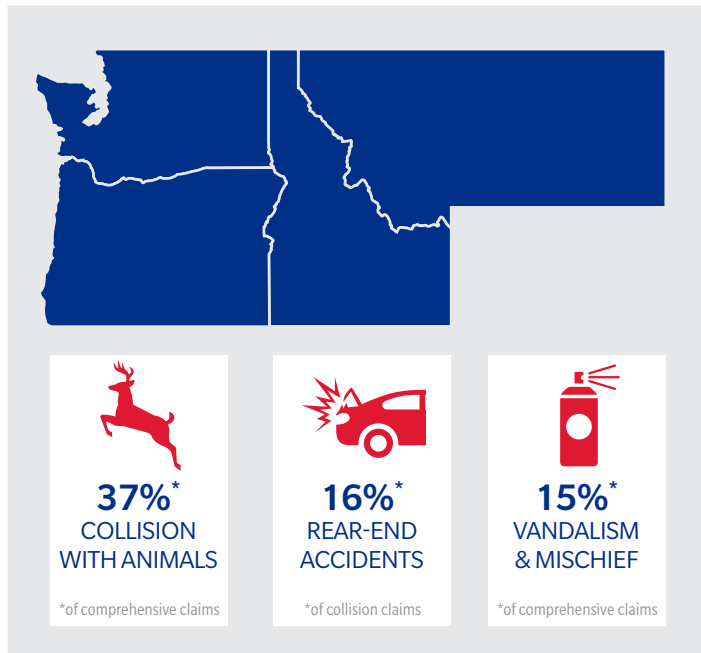
SOUTHWEST

California, Arizona, Nevada and Utah



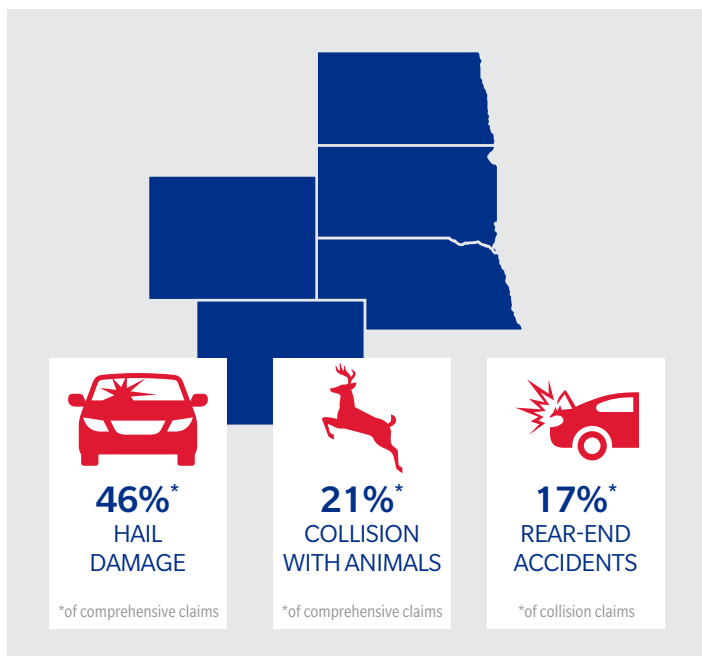
PACIFIC NORTHWEST

Washington, Oregon, Idaho and Montana



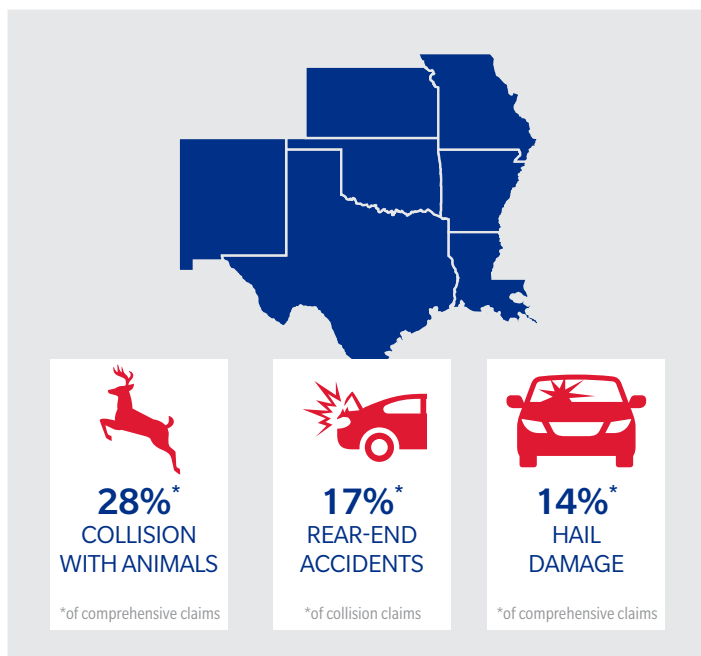
MIDWEST

Colorado, Nebraska, North and South Dakota and Wyoming



SOUTH CENTRAL

Texas, Oklahoma, Missouri, Kansas, New Mexico, Arkansas and Louisiana

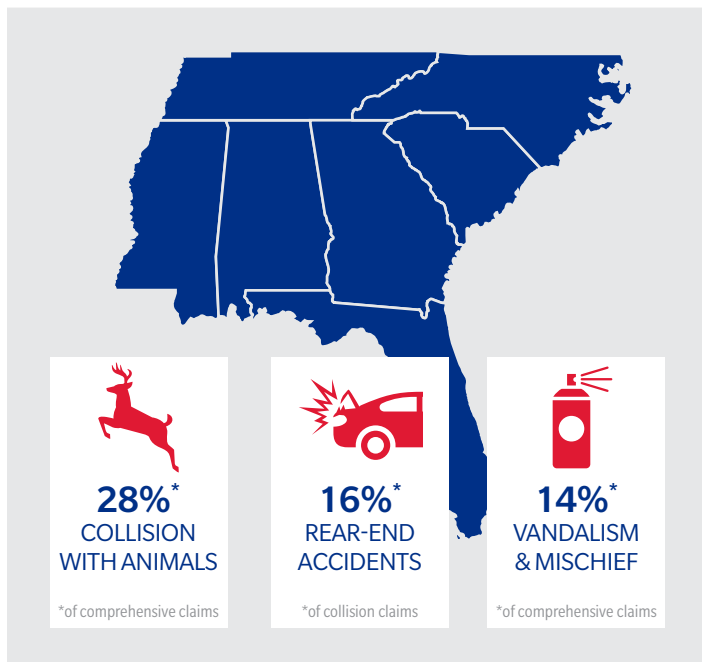


FALL'S SEASONAL HAZARDS

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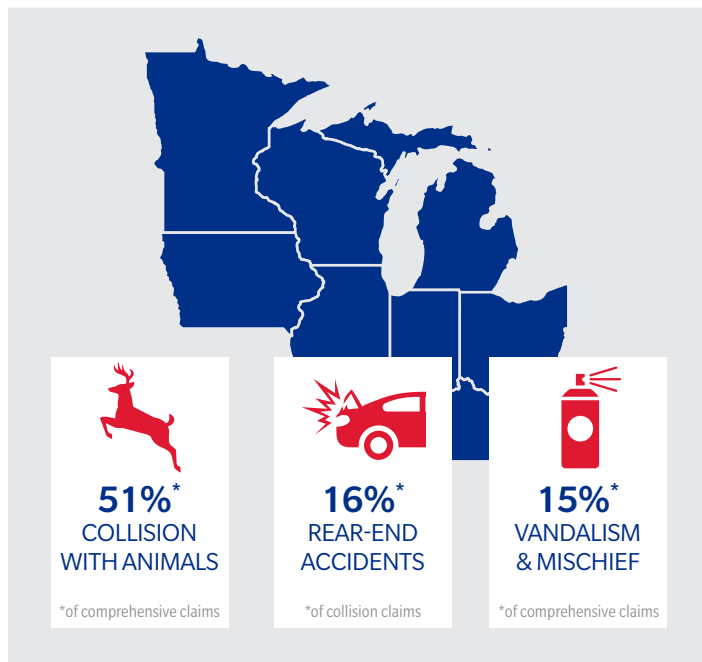
SOUTHEAST

Alabama, Florida, Georgia, Mississippi, North and South Carolina and Tennessee



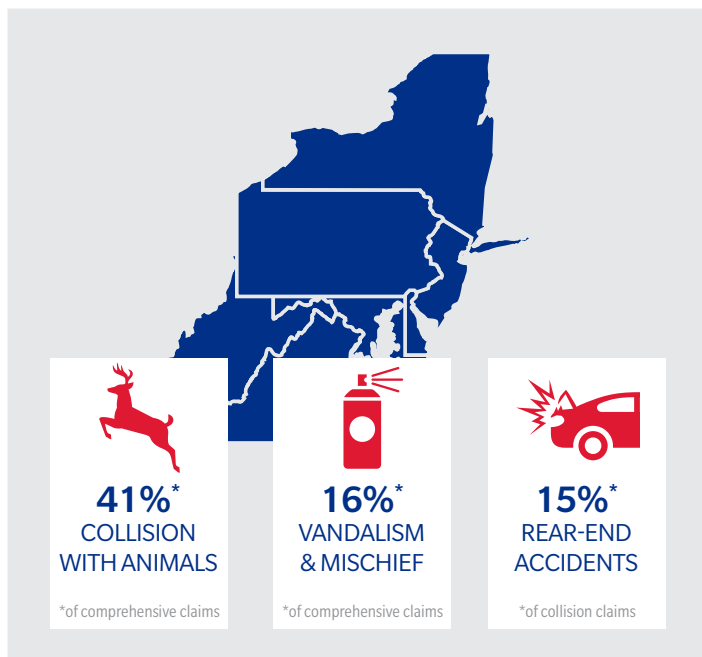
GREATER GREAT LAKES

Iowa, Illinois, Indiana, Kentucky, Michigan, Minnesota, Ohio and Wisconsin



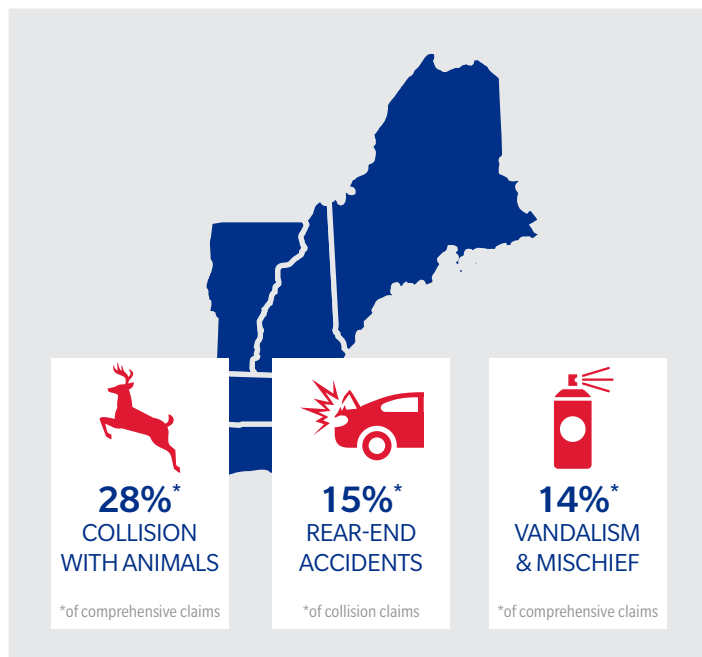
MID-ATLANTIC

New York, New Jersey, Pennsylvania, Delaware, Maryland, Washington D.C., Virginia and West Virginia



NEW ENGLAND

Connecticut, Maine, Vermont, New Hampshire, Massachusetts and Rhode Island





FALL ROAD TIPS

To help avoid accidents like these, Farmers has compiled tips to keep you and your family safe on the road:

Before you go

- Pedestrians and bicyclists, together, account for about one in 10 traffic fatalities related to distracted driving. Before you get started on your journey, tune the radio, set the GPS and put away your cell phone to eliminate as many distractions as possible. ⁴
- Wildlife is often most active at dusk and dawn, according to the [Colorado Parks Department](#), and the limited light during these times may make it more difficult for drivers to spot animals in the road. If you can, plan your drive for daylight hours to reduce the risk of an animal collision.
- Busy school zones and streets popular with trick-or-treaters make it even more important to remain vigilant while driving. When possible, avoid driving through these areas or consider walking, or biking to school or other fall activities.

While you're driving

- As students across the country head back to school, portions of your route to work could convert to school zones during certain hours of the day. Obey all posted speed limits, watch for children in the street and pay extra attention around school buses. It's illegal in all 50 states to pass a bus that is loading or unloading children on an undivided roadway.
- Slow down. Whether you're in a rural area or a crowded residential neighborhood, driving too fast decreases your reaction time should an animal or a person cross in front of your vehicle.
- Approximately 60 percent of adults report doing other activities while walking, such as texting, emailing or listening to music. When driving near a pedestrian, try to catch his or her eye before turning, going through a stop sign or otherwise crossing paths.
- Use the middle lane if you're on a multilane road when possible. This will give you more time to spot an animal that is trying to cross ahead of you.

In case of a collision

- If you hit an animal, pull over and call local law enforcement. They can direct you to your next step. In some states, there are special requirements regarding animal collisions. Once home, check with your department of motor vehicles to make sure you've covered all your bases.
- If you hit a pedestrian, it's important to stay calm. Pull over, put on your emergency blinkers, call the police and if needed, medical personnel. It may be possible for you to help the pedestrian out of the street and into a safe area, but be cautious of their injuries and when in doubt, wait for medical personnel. Both parties should exchange information and take photos of the accident scene, if possible.
- Talk to the school, the neighborhood association, or your local government about making improvements if you know a particular intersection or route near you sees regular accidents or close calls. Changing a two-way stop to a four-way stop, or installing a street light in a key area could prevent collisions and potentially save lives.

⁴ Public Health Reports: publichealthreports.org/issueopen.cfm?articleID=3020

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